

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ana M. Ramos  
 Debtor

Case No. 19-11714-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db  
 14291077 +Ana M. Ramos, 1837 E. Tioga Street, Philadelphia, PA 19134-2027  
 14291080 +Angel Ramos, 1837 E. Tioga Street, Philadelphia, PA 19134-2027  
 14291086 #+Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044  
 14291087 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 14291088 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 14291090 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 14291089 +HUD, 451 7th Street S.W., Washington, DC 20410-0002  
 14291092 +HUD, 100 Penn Square East, Philadelphia, PA 19107-3324  
 14291093 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14291094 +Novad Management Consulting, 2401 N.W, 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448  
 14291094 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946  
 14291097 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 14291099 Purcell, Krug and Haller, 1719 North Front Street, Harrisburg PA 17102-2392  
 14291100 +Sierra Auto, PO Box 165028, Irving, TX 75016-5028  
 14291101 +Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631  
 14333239 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 211 N. Front Street, Harrisburg, PA 17101-1406  
 14327924 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14295108 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 12 2019 03:07:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2019 03:07:38 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 12 2019 03:07:52 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14330672 E-mail/PDF: resurgentbknofications@resurgent.com Sep 12 2019 03:12:56 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14291083 E-mail/Text: megan.harper@phila.gov Sep 12 2019 03:07:54 City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
 14291084 E-mail/Text: megan.harper@phila.gov Sep 12 2019 03:07:54 City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 14298106 +E-mail/Text: megan.harper@phila.gov Sep 12 2019 03:07:55 CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1613  
 14291078 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 12 2019 03:13:07 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253  
 14291081 +E-mail/Text: ecf@ccplaw.com Sep 12 2019 03:07:29 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 14291085 +E-mail/Text: bankruptcy@philapark.org Sep 12 2019 03:08:07 City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  
 14291091 E-mail/Text: cio.bncmail@irs.gov Sep 12 2019 03:07:33 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 14333130 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 03:12:39 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14332841 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 12 2019 03:24:11 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14291095 +E-mail/Text: blegal@phfa.org Sep 12 2019 03:07:48 Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029  
 14291096 E-mail/Text: bankruptcygroup@peco-energy.com Sep 12 2019 03:07:35 Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338  
 14301809 +E-mail/Text: bankruptcy@philapark.org Sep 12 2019 03:08:07 Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, Pa 19106-2895  
 14291098 +E-mail/Text: bankruptcy@philapark.org Sep 12 2019 03:08:07 Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895  
 14311849 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 12 2019 03:07:50 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 772813, Chicago IL 60677-2813  
 14311305 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 12 2019 03:07:50 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14291102 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 12 2019 03:07:28 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 20

District/off: 0313-2

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14291079 Carlos Mariano( (Step Father)  
14291082\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
14311972\* Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 772813,  
Chicago IL 60677-2813

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
MICHAEL A. CATALDO2 on behalf of Debtor Ana M. Ramos ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Plaintiff Ana M. Ramos ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Ana M. Ramos ecf@ccpclaw.com, igotnotices@ccpclaw.com  
RICHARD M. BERNSTEIN on behalf of Defendant U.S Department of Housing and Urban Development richard.bernstein@usdoj.gov, jackie.brooke@usdoj.gov, CaseView.ECF@usdoj.gov  
RICHARD M. BERNSTEIN on behalf of Interested Party United States Department of Housing and Urban Development richard.bernstein@usdoj.gov, jackie.brooke@usdoj.gov, CaseView.ECF@usdoj.gov  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**ANA M. RAMOS,** :  
**Debtor** : **Bky. No. 19-11714 ELF**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by William C. Miller, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
  - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
  - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

**Date:** **September 11, 2019**

  
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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**